



State Capitol | Lansing, Michigan 48913
PH (517) 373.3447 | FAX (517) 373.5849
www.senate.michigan.gov/gop/senator/birkholz/

For Immediate Release
December 10, 2003

Contact: Amanda Price
517-373-3447

Senate passes identity theft protection package

Lansing – The Senate today overwhelmingly passed a broad effort to stop the explosion of identity theft in Michigan and help victims get their good credit back, Sen. Patty Birkholz (R- Saugatuck Twp.) announced.

“Protecting Michigan residents from having their good name stolen is a very important issue,” said Birkholz, one of the bill sponsors. “This legislation will help victims get back on their feet quicker and will give law enforcement the needed tools to investigate and prosecute criminals.”

Identity theft is one of the fastest growing crimes in the United States. Every day thousands of Americans have their personal information such as credit card and Social Security numbers stolen.

In 2002, more than 160,000 people -- 4,640 in Michigan -- reported identity theft instances to the Federal Trade Commission, which tracks ID theft complaints. Victims spend close to \$1,000 and more than 100 hours, on average, to convince the right people to restore their credit as it was before the theft and misuse.

Key parts of the package would:

- Prohibit denying or reducing credit to ID theft victims.
- Stop soliciting or extending credit to consumers by mailing unsolicited checks and similar items.
- Give police and prosecutors the power to open criminal investigations and bring cases in the jurisdiction where the victim resides or where the crime was committed.

(More)

- Create a standardized certificate ID theft victims can use to prove their identity has been used for fraudulent purposes so they can restore their credit histories more quickly.
- Stop individuals, companies, government organizations, including schools and universities, or other legal entities from disclosing to a third-party or publicly displaying the Social Security number of a person unless that person consents or the disclosure is authorized by law.

Birkholz also offers the following tips to prevent identity theft:

- Destroy or shred anything with personal information about you or your family members before you throw it away.
- Don't give out your Social Security number if you don't have to. It's OK to ask to use a different ID number for businesses. When ordering on the Internet, never share your online password.
- Get a copy of your credit report at least once a year to check that only the accounts you've started are listed.
- Store items with personal identification in a secure spot, especially if you live with roommates or have non-family members in your house often. Identity thieves, according to national studies, disproportionately strike at college students and older citizens, although all age groups are at risk.
- If you do become a victim, file a police report and call the creditors involved. You should also file a report with the Federal Trade Commission.

The identity theft package approved today comprises SB 220, 657, 792-795, 797, 798 and 803. It now goes to the House of Representatives for consideration.

###